

WANT AD DEPOTS

For the convenience of Advertisers
The Bulletin has arranged with the
Underwriters to accept classified
advertisements for any class of business.
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Arthur Blommer, Real Estate Dealer,
115 Jasper West.

**A. J. B. Morris, Waves, Heaters,
and Furniture, 154 Queen's Ave.**

**W. D. Marshall, 325 Jasper East, Es-
tate.**

The Edmonton Real Estate Co., 200

W. H. Keith, The Nansen Ave.

Mr. Riddell, 725 First Street.

Mr. G. C. Bowes, Real Estate Dealer,

152 First Street.

H. H. Goff, Peppermint Ave.

Mr. Goff's Peppermint Plaza, (corner

of Churchill and 107th, Jasper Ave., opposite

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**Horatio Brown, Real Es-
tate, Whyte Ave., Strathcona.**

E. L. Lounsbury, 1044 Dundas St., Mississauga.

HELP WANTED—MALE

WANTED—Male Strongman! must have experience in heavy work, good physique, \$100 per month.

WANTED—Draw clerk, one with 2 or

3 years experience preferred. M

W. A. T. Evans, 200 Jasper West.

WANTED—Truck driver, Draughtsmen,

at once. Permanent position for

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McGowen, 107 Jasper Ave. E.

WANTED—Young man strongramer,

especially, will Canadian Co., Ltd.

WANTED—Woods Employment

Agency, 115 First Street, 25 Business

Rooms, 1 Chamber Mails, 5 Lady

Waiters, 5 Waiters, 5 Cooks, 5

Waiters,

PROSPECTUS OF The Canada National Fire Insurance Company

HEAD OFFICE:

Bank of British North America Building, 436 Main Street, WINNIPEG, CANADA

BRANCH OFFICES

VANCOUVER, B.C., 509 Granville St.; R. J. Potts, Local Manager.
 VICTORIA, B.C., 1304 Government St.; R. W. Perry, Local Manager.
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 REGINA, Sask., McKechnie Bros. Bldg., Cor. 11th Ave. and Victoria St.; E. G. Edger, Local Manager.
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E. L. TAYLOR, Esq., K.C. Barrister, etc.; Director The Great Western Fire Insurance Co.; Western Director, London and Middlesex Life Assurance Co. of London, Eng.

MANAGING DIRECTOR
E. S. POPHAM, Esq., M.D.; Vice-President Great West Permanent Loan Co.; Director Standard Trust Co., etc.

BANKERS
 THE ROYAL BANK OF CANADA
 THE IMPERIAL BANK OF CANADA

SOLICITORS
 MESSRS. TAYLOR, BOWLES & MACALPINE.

AUDITOR
 D. A. FENDER, C.A., of D. A. Fender & Co., Chartered Accountants.

THE CANADA NATIONAL FIRE INSURANCE COMPANY was incorporated April 7th, 1909, by Special Act of the Parliament of Canada, with an

AUTHORIZED CAPITAL OF THREE MILLION DOLLARS---(\$3,000,000.00)

Divided into 30,000 shares of \$100.00 each, for the purpose of carrying on the business of Fire Insurance, as outlined in the Insurance Act and the Special Act of Incorporation.

The Head Office of the Company is in the City of Winnipeg, and in addition to this, Branch Offices and Agencies will be established throughout the Dominion.

It must be generally conceded that, owing to the scattered nature of the country, it is not practicable to cover the entire Dominion, but the entire Dominion, this Company is being organized at a most favorable and opportune time.

The Dominion, and particularly the Western portion of the Dominion, is advancing in population and wealth more rapidly than at any other time in its history, and every indication points towards a period of great prosperity and development.

The great influx of settlers into Western Canada is resulting in a rapid increase in the number of business. Railroad construction is proceeding on a scale hitherto unknown in this country, and as adequate transportation is of vital importance in moving our immense crops with proper depreciation, if it is highly encouraged to see such well directed energy along the lines of railway extension.

Coincident with railway expansion, we find many new districts rapidly filling up with desirable homes, bringing with them a good supply of casts and effects. With the growth of these districts, new towns and villages are springing up, which will, during the next few years, become, in many instances, important business centres.

With the unprecedented growth in Western as well as Eastern Canada, involving an expenditure of millions of dollars in building operations, it is at once evident that there is a very extensive and profitable field for a new Fire Insurance Company which will have a thorough organization throughout the length and breadth of the Dominion, and more particularly in the four Western Provinces.

As a great volume of our business will be transacted in the West, it is of the greatest importance that the Head Office of the Company, as well as the Directors, should be located in the West, so that the affairs of the Company may be conducted to the best possible advantage.

DIRECTORS AND ADVISORY BOARD

The Directors and Advisory Board consist entirely of Westerners, who are well-qualified to understand Western conditions, and they are, accordingly, well conversant with the financial and general business requirements of the West. They are thoroughly experienced in all branches of business, financial, commercial, industrial and professional life in Western Canada, and with their wide reputation of business ability and integrity, as well as financial standing, combined with a long and varied experience, and practical knowledge of business affairs, they are exceptionally well qualified to render excellent service to a large financial institution.

THE DIRECTORS.

As the Directors have valuable connections with other financial corporations, as well as being otherwise identified with large and influential companies, which control a great deal of high grade fire insurance, they will be instrumental in securing a large portion of this valuable insurance with the largest companies, so that we may safely conclude that from the very beginning of operations, a large and profitable business will be assured.

Under these favorable conditions and with a strong management, combined with the fact that each Director has subscribed for eleven thousand five hundred dollars toward the capital stock, the Directors have been paid, and takes an active interest in the welfare of the Company, there is only one conclusion to draw and that is, that the affairs of the Company will be conducted in such a careful, conscientious and intelligent manner that the safety of both policy holders and stockholders will be fully protected.

It is worthy of note that \$500,000 of Capital Stock has already been subscribed by the Directors and their friends.

The Directors have been paid to arrange for securing stock subscriptions, and no expense has been incurred in the promotion and organization of the Company, except the expense in connection with securing the Charter and other necessary expenses.

THE CANADA NATIONAL FIRE

The Canada National Fire is being organized in the West, and may be truly called a western company, and as such, should receive the liberal patronage and hearty co-operation of the citizens of Western Canada, as well as the citizens coming from Eastern Canada, who would be associated with a strong and progressive Canadian Company.

When promoting this Company, the Directors were fully convinced that there was a splendid opening in Western Canada for a Company which would combine the business of Fire Insurance on a large and comprehensive scale, and which, at the same time, could offer adequate protection to both policy holders and shareholders. Accordingly, when making application for a Charter, the Directors of the Company incorporated with a capital of \$3,000,000.00, of which amount, it is the intention of the Directors to immediately offer for sale, the large sum of \$2,000,000.00.

The all important feature in Fire Insurance, is protection, and we propose to combine the high Standard of Reserve, which will be maintained through careful selection of risks and profits from judicious investments, the Directors and management feel confident that this Company will be accorded a very high rating, and will be entitled to rank and will soon rank as one of the leading Fire Companies.

Without a large and substantial capital for the protection of policy holders, a fire insurance company is seriously handicapped, and does not afford the policy holder the protection he deserves. The Directors of the Company being fully aware of this most important fact, are adopting a very wise policy in offering, for subscription, such a large amount of capital stock; and when our entire stock is subscribed and paid up, we shall have a large and substantial and well capitalized and paid-up capital of any Canadian Fire Insurance Company, and will be a tower of strength, and of very material benefit to the Company in carrying on its extensive operations.

It shall be the policy of the Company to use the utmost discretion in the selection of desirable risks, and at the same time, to so widely distribute its business, that any danger arising from a possible configuration at any point may be reduced to a minimum.

The management of the Company's funds will be given the **Greatest of care** and attention by the Board of Directors.

Only gilt-edge securities will be considered, such as first mortgages on improved, productive real estate, stocks, bonds and debentures of companies of high repute, as well as Dominion securities, and municipal, county and school debentures of well established districts.

As a large percentage of these securities is readily negotiable, the Company will have abundant liquid assets to meet any possible contingency that might occur. The Directors have arranged to invest a portion of the Company's funds in foreign countries, and are confined to Western Canada, and the rate of interest obtainable on first class productive real estate, is **Fully Two Per Cent.** greater in the West than in Eastern Canada, the Company will have a decided advantage over Companies operating in the East, in this respect, and in the future.

A fixed policy of the Company is to loan not more than **forty per cent.** of a conservative value of the property, and to stipulate for a definite return of principal, together with interest, each year during the term of the loan. With these percentages, repayment of principal and with land values in Western Canada steadily increasing, the Company's first mortgage securities will continue to improve year by year.

With the active development in Western Canada, a great demand for labor will be created in the future, and the Company will, therefore, experience a very ready demand for its funds on high grade securities and at a profitable rate of interest.

The Directors have decided to issue the first allotment of stock at the price of **One Hundred and Fifteen Dollars per Share**, being at a premium of fifteen per cent.

THE TERMS OF SUBSCRIPTION ARE:

On application for \$100.00 per share, which shall include the premium of \$15.00 per share, the subscriber shall pay in ten consecutive half-yearly installments of \$9.00 per share; the first of such half-yearly installments, to become due and payable six months from date of allotment of shares.

Interest may be Paid in Full at time of subscription, but if purchased on the Instalment plan, the subscriber shall have the privilege of paying any or all of the instalments prior to due dates.

The following table shows the amount, Table showing total of shares as well as the subsequent purchase price of shares at the price of \$115.00 per share:

No.	Amount of Shares	First Call Payments	Til. Purchase Price
1.	\$ 1,000.00	\$ 45.00	\$ 115.00
2.	125.00	5.63	57.50
3.	250.00	9.00	11.50
4.	375.00	13.50	12.50
5.	500.00	18.00	23.00
6.	625.00	22.50	28.75
7.	750.00	27.00	35.00
8.	875.00	31.50	42.00
9.	1,000.00	36.00	46.00
10.	1,125.00	40.50	51.50
11.	1,250.00	45.00	57.50
12.	1,375.00	49.50	63.00
13.	1,500.00	54.00	68.50
14.	1,625.00	58.50	74.00
15.	1,750.00	63.00	79.50
16.	1,875.00	67.50	85.00
17.	2,000.00	72.00	90.50
18.	2,125.00	76.50	96.00
19.	2,250.00	81.00	101.50
20.	2,375.00	85.50	107.00
21.	2,500.00	90.00	112.50
22.	2,625.00	94.50	118.00
23.	2,750.00	99.00	123.50
24.	2,875.00	103.50	129.00
25.	3,000.00	108.00	134.50
26.	3,125.00	112.50	140.00
27.	3,250.00	117.00	145.50
28.	3,375.00	121.50	151.00
29.	3,500.00	126.00	156.50
30.	3,625.00	130.50	162.00
31.	3,750.00	135.00	167.50
32.	3,875.00	139.50	173.00
33.	4,000.00	144.00	178.50
34.	4,125.00	148.50	184.00
35.	4,250.00	153.00	189.50
36.	4,375.00	157.50	195.00
37.	4,500.00	162.00	200.50
38.	4,625.00	166.50	206.00
39.	4,750.00	171.00	211.50
40.	4,875.00	175.50	217.00
41.	5,000.00	180.00	222.50
42.	5,125.00	184.50	228.00
43.	5,250.00	189.00	233.50
44.	5,375.00	193.50	239.00
45.	5,500.00	198.00	244.50
46.	5,625.00	202.50	250.00
47.	5,750.00	207.00	255.50
48.	5,875.00	211.50	261.00
49.	6,000.00	216.00	266.50
50.	6,125.00	220.50	272.00
51.	6,250.00	225.00	277.50
52.	6,375.00	229.50	283.00
53.	6,500.00	234.00	288.50
54.	6,625.00	238.50	294.00
55.	6,750.00	243.00	299.50
56.	6,875.00	247.50	305.00
57.	7,000.00	252.00	310.50
58.	7,125.00	256.50	316.00
59.	7,250.00	261.00	321.50
60.	7,375.00	265.50	327.00
61.	7,500.00	270.00	332.50
62.	7,625.00	274.50	338.00
63.	7,750.00	279.00	343.50
64.	7,875.00	283.50	349.00
65.	8,000.00	288.00	354.50
66.	8,125.00	292.50	360.00
67.	8,250.00	297.00	365.50
68.	8,375.00	301.50	371.00
69.	8,500.00	306.00	376.50
70.	8,625.00	310.50	382.00
71.	8,750.00	315.00	387.50
72.	8,875.00	319.50	393.00
73.	9,000.00	324.00	398.50
74.	9,125.00	328.50	404.00
75.	9,250.00	333.00	409.50
76.	9,375.00	337.50	415.00
77.	9,500.00	342.00	420.50
78.	9,625.00	346.50	426.00
79.	9,750.00	351.00	431.50
80.	9,875.00	355.50	437.00
81.	10,000.00	360.00	442.50

No bonus stock shall be issued for any purpose whatever, and even the Directors and the Board of Directors, who are very heavy stockholders in the Company, have paid the same price for their shares as the general public. No bonus share shall be issued to any person at a price above \$115.00 per share.

This is a rare opportunity to secure some of the first issues of the Capital Stock of a Western Fire Insurance Company. With a large amount of dependable and profitable business, easily obtainable in the Canada, the Company through its valuable and extensive business connections, rapid progress should be made; and with investments carefully selected and unexcelled in earning power, the Company will be enabled to issue stock paying substantial dividends and multiplying a large excess of intrinsic value, thereby increasing the value of the stock.

The Directors anticipating a great demand for the issue of stock, would strongly advise the investing public to make application for the stock with as little delay as possible.

The Directors firmly believe in the policy that Every shareholder should co-operate with the management of a Company and take an active interest in its welfare. For that reason, it is their intention to widely distribute the Capital Stock and by that means, obtain the support of the leading business and professional men throughout the country.

With the rapid development of the West during recent years, involving an enormous amount of capital in the form of money invested in the business, it is the opinion of the Directors, that the Canada National Fire Insurance Company, and especially the Canada, is very much in need of large financial institutions, and especially of Western origin, to properly meet the growing requirements of the West, and to not only improve the present financial situation, but to materially assist in retaining as much as possible desirable business, with its resultant profits, within our own Western borders.

The business of fire insurance has now grown to such large proportions that it has become a very important factor in the financial prosperity of the West, and its scope and influence is so general and widespread, it is only natural to find that the question of ample protection

to policyholders, which is the primary function of fire insurance companies, should be so generally discussed at the present time.

This important subject has given rise to a very strong feeling among the people of the West, that it is the time to arrive when the Western people should organize a Fire Insurance Company of such strength and proportions, that it will soon rank as one of the leading fire companies of America, and will be of great general interest and confidence, while it is so essential to consider what will be the support and patronage of all classes of the community.

The Directors have every confidence that they will receive the hearty co-operation of not only Western citizens, but of people from every part of the Dominion, and that the Canada National Fire Insurance Company will be a source of pride and credit to our country, and will be a source of ample protection to the people, and which will be a source of pride and credit to our country.

The following table gives the amount of fire premiums collected in the year 1909, the total amount of fire premiums collected in Canada was \$1,785,539.00, whereas in the year 1909, the total premiums charged, amounted to the large sum of \$2,293,033.25, and of this amount, \$6,551,944.12 was charged by Canadian Companies, \$11,518,242.41 by American Companies, and \$4,723,723.39 by American Companies.

During the last forty-one years the aggregate amount of fire insurance premiums collected in Canada, or \$18,130,047, represents the amount of premiums collected by foreign companies, and which, therefore, was taken out of the country to build up foreign companies and establish foreign companies.

The figures are most significant and clearly demonstrate that while the Canadian Fire Companies have been doing a satisfactory business, they have secured only a small portion of the Fire Insurance transacted in Canada, or less than the exact **Twenty-two per cent.** of the total Fire Insurance written in Canada covering a period of the last forty-one years. With the extraordinary progress which Canada has been making during recent years, the field for financial institutions has been so well supplied, that there is a rapidly increasing demand for new large financial institutions.

By further reference to our Government statistics, it will be observed that at December 31st, 1909, the total number of Canadian Fire Companies, operating under a Charter, was only twenty-one, and of these, thirteen, only two had a paid-up capital in excess of \$500,000.00.

In promoting this large Canadian Company, the Directors are fully confident that the new organization will quickly be recognized as an important factor in the insurance world, and as the Canada National will be instrumental in retaining within the boundaries of Canada, a large amount of money which would otherwise be taken out of the country to build up foreign companies.

The people of this growing Dominion will readily see the advisability of giving this Company their moral and financial support, in order that we may build up a strong and vigorous Company which will prove a valuable acquisition to our Canadian monetary institutions.

In view of the fact that this is the first issue of the Company's stock, and consequently the lowest price at which it can be sold, the Directors are anxious to give this matter their immediate and careful consideration. Subscribers are requested to kindly fill out the attached application form, stating name in full, number of shares desired, occupation and name and address, and the application for stock shall be filled out the first call of Twenty-five thousand (\$25.00) per share on the stock, direct to the Head Office of the Company, Winnipeg, Man.; or, if so desired, application may be made for the stock at any of the Company's Branch Offices, or at any office of the Royal Bank of Canada, or at any office of the Bank of British Columbia, with application blank, and any additional information will be readily furnished.

Applications for stock will be considered in the order received, and on approval of the same by the Board of Directors, a Certificate for the number of shares subscribed, will be issued and mailed the shareholders forthwith.

Do not fail to make application for the stock at once, as the Directors are confident that the stock will be fully subscribed in a short time.

Cheque Drafts, Money Orders or other remittances on account of Stock subscriptions, should be made payable to The Canada National Fire Insurance Company.

REFERENCES:

The Imperial Bank of Canada.
 The Royal Bank of Canada.
 W. T. Alexander, Man.

RELIABLE AGENTS WANTED

Apply to
 THE HEAD OFFICE, WINNipeg, MAN.

The Canada National Fire Insurance Company
 (Incorporated by Special Act of the Parliament of Canada)

HEAD OFFICE : WINNIPEG, MANITOBA, CANADA

Application for Capital Stock

I, _____, do hereby apply for _____ shares of the Capital Stock of the Canada National Fire Insurance Company, at the par value of One Hundred Dollars (\$100) each of the Capital Stock of the Canada National Fire Insurance Company, at the par value of One Hundred and Fifteen Dollars (\$115) per share, being at a premium of fifteen (15) percent, and I covenant and agree to pay the same in full, within three years from the date of allotment of said shares.

I, _____, do hereby request that my name be duly registered on the books of the Company as the holder of said shares, and I do hereby request that my name be duly registered on the books of the Company by the owner in person or by attorney in the transfer of the Capital Stock properly endorsed. Transfers shall not be valid unless approved by the Board of Directors.

Signed in the presence of _____

Name (in full): _____
 Street and No.: _____
 Place: _____
 Occupation: _____

